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Ways To Get Rid Of Your Student Loans (Without Paying Them)

An (Almost) Comprehensive Guide
To Student Loan Forgiveness
And Discharge

Last Updated: June 4, 2015

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Part One: Introduction

So, What Is This Thing?

In short, this eBook is our latest collection of the different options that may forgive, discharge, or pay for all or a portion of your federal student loans. For this 2015 edition, we've rounded up more than 100 programs that fall into these categories!

Why We Created This

Quite frankly, because we're awesome. But really, because we care about your success managing your student loans.

The amount of options out there is dizzying and confusing, and we think it's cruel to make you figure it out all on your own. Also, we haven't found another resource out there that covers all the options like this does (and we'd know—we work in student loans).

We figured you might want some help, and you might not like that help to come in the form of a big, intimidating table or webpage. So we wrote this easy-to-navigate book and did our best to collect everything in one place. There may be more options out there, and some of the ones here may change, so it's always good to do your own research too. Still, we hope you think this resource is a helpful jumping-off point.

Ground Rules: What Are Forgiveness And Discharge?

Student loan forgiveness and discharge are programs instituted by the federal government (as well as some state governments, organizations, and businesses) that eliminate all or part of a student's loans if he or she qualifies. These options exist to help borrowers shoulder the burden of student debt if they give back to their community, work in fields or areas of need, or face unpredicted, extenuating circumstances.

The difference between loan forgiveness and discharge is the circumstances that can cancel the debt. Loan discharges usually occur if there is no way the borrower can pay a loan (e.g., a total and permanent [disability](#) or [death](#)) or if a borrower can no longer apply the education for which the loan was granted (e.g.,

the school the borrower was attending *closed before they could finish their program*).

Loan forgiveness happens when the forgiving party (e.g., the government) determines that the borrower has given back to the community in a way they've specified, like through teaching or public service. Special repayment programs can act as a form of forgiveness as well. Federal and state governments, as well as organizations, offer these programs to promote service in needed fields or high-need areas.

Covering Your Bases

Though forgiveness is a huge opportunity for any do-gooders out there, planning a career and loan payments around it may not be the best idea. Regulations change, you may not meet all the requirements, or forgiveness could take longer than you think. Make sure to prepare for these possibilities—and have a backup plan.

You should never take on student loan debt assuming that you will be able to forgive all or part of it down the road. Always borrow the bare minimum you need, and think of any potential forgiveness benefits as a (very) happy bonus.

Also, know that the IRS considers many student loan forgiveness options to be taxable—so if you do have some or all of your loans forgiven, the forgiven amount may end up affecting your tax bill at the end of the year. To determine if forgiveness is taxable, the IRS will generally look at whether the forgiveness occurred due to the borrower fulfilling a service requirement. If you are fulfilling a service requirement to receive forgiveness, then the IRS will generally not tax the amount. However, you should consult a tax professional to determine whether the forgiveness you receive is taxable.

You can read more about this at www.irs.gov.

Applying For Forgiveness

To apply for forgiveness, you may need proof that you worked for the required number of years at the location or in the profession that makes you eligible for forgiveness.

We linked all of the forms for the listed forgiveness options, but a simple Google search may allow you to find other possibilities as well. Be wary of scams and the fine print before filing for anything. You shouldn't have to pay to apply for forgiveness or discharge.

Using This Book

We designed this eBook to help you discover, access, and learn more about what options for forgiveness are available to you. We highlighted eligibility criteria, qualifying loans, and the steps for pursuing an option—including links to the forms you need to apply. There's also a glossary at the end of the book if you need to know the difference between loan types or repayment options.

A few quick notes:

- This book is not all-inclusive by any means. Many employers offer student loan repayment benefits, and there may be other forgiveness programs that we haven't found. It's also not a magic wand—you can't wave it in front of your loans to make them disappear (sorry). The programs we highlight are real, but they're not immediate.
- You may not find a program you're eligible for in here. If that's the case, it never hurts to ask around at your place of employment, city, state, or even any social clubs or sports teams you may participate in to see if they offer some kind of loan repayment benefit—you never know!
- We've updated this book as of the date on the cover, but unfortunately, sometimes programs like these can change or get phased out. Be sure to check the sites we've linked to for up-to-date information.
- Also, be sure to visit the sites we've linked to for complete eligibility requirements. These programs have lots of ins and outs (you didn't think getting rid of your loans would be easy, right?), so we only included the highlights.

OK, that's it: Now, it's time to dig in and see how you might be able to get rid of your loans without paying them!

If you like this book and want to learn more about managing your student loans, check us out at saltmoney.org.

Part Two: Loan Forgiveness Options

Community Service

The community service forgiveness plan listed here is for AmeriCorps members only. There are, however, other forgiveness plans available if you are active in community service. As always, funding and requirements are subject to change.

Segal AmeriCorps Education Award

To Be Eligible ...

This award is for borrowers who have successfully completed a term of national service in an approved AmeriCorps program (AmeriCorps VISTA, AmeriCorps NCCC, or AmeriCorps State and National). You must sign up to receive this award prior to serving with AmeriCorps, and it is awarded upon successful completion of service. You can use this award up to 7 years after completing your term of service.

If you meet the requirements for this award, you may receive up to the maximum Pell grant allotment for the current year for up to 2 to 5 years, depending on which AmeriCorps program you serve in. For fiscal year 2015, this amount is \$5,730.

Please note: Unlike many other community service forgiveness awards, funds from the Segal AmeriCorps Education Award are *taxable*.

Loans That Qualify

- Stafford loans
- Consolidation loans
- Parent loans
- Grad PLUS loans
- Perkins loans
- State-funded loans
- Health Education Assistance Loans (HEAL)
- Nursing Student Loans (NSL)

- Primary Care Loans (PCL)
- Supplemental Loans for Students (SLS)

These loans may be eligible even if they are in default.

Next Steps

If you have questions regarding this scholarship, check out the [*AmeriCorps website*](#).

[*SponsorChange.org*](#)

To Be Eligible ...

You must have graduated from college with student loan debt. This program allows borrowers to volunteer at participating nonprofits in need of manpower and, in return, have their student loan debt paid down by sponsors who have also signed up with SponsorChange.org.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans
- State loans
- Institutional loans
- Private student loans

Next Steps

Visit [*SponsorChange.org*](#) for more information.

Military

All of the following forgiveness plans require you to be a member of the U.S. military. This is not an exhaustive list. The funding and requirements for each program are subject to change. Additional qualifications are presented throughout.

[*Active Duty Health Professions Loan Repayment Program*](#)

To Be Eligible ...

You must be a fully qualified health professional as determined by a U.S. military branch in an identified skill shortage area. You must also be serving as a commissioned officer who is serving on active duty.

Those who qualify for this program are eligible to have up to:

- \$40,000 per year for up to 3 years forgiven if you are in the dental, medical, allied health, nurse, or veterinary corps serving active duty.
- \$50,000 over 3 years forgiven if you are in the dental, medical, allied health, nurse, or veterinary corps serving in the reserves.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

Click the name of this benefit in the title above to access the program's webpage, and select "locate a recruiter" or "request more info" to learn how to apply.

[Air Force College Loan Repayment Program](#)

To Be Eligible ...

This program is for all newly enlisted servicemembers. You must sign up for the program when enlisting to receive up to 33 1/3% of your student loan balance each year for a total of 3 years (\$10,000 maximum).

Loans That Qualify

- Stafford loans
- Consolidation loans
- Parent PLUS loans
- Grad PLUS loans

- Perkins loans
- Auxiliary Loan Assistance for Students (ALAS)
- Federally Insured Student Loans (FISL)

Next Steps

[Contact an Air Force adviser](#) or recruiter to learn more.

Army College Loan Repayment Program

To Be Eligible ...

You must have been in active duty from December 1, 1980, through September 30, 1981, or after September 30, 1982. You must be a non-prior service accession and enlist with a high school diploma. And you must have an Armed Forces Qualification Test score of 50 or higher and enlist in a critical military occupational specialty (MOS); these specialties change quarterly. A local recruiter will have the current list.

If you meet the requirements, you can receive 33 1/3% or \$1,500 (whichever is greater) toward the remaining original unpaid principal on all qualifying loans for each successfully completed year of enlisted active duty, up to a total of \$65,000. Accrued interest is not eligible for repayment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Parent PLUS loans
- Consolidation loans
- Perkins loans
- Supplemental Loans for Students (SLS)

Next Steps

To apply for this forgiveness plan, contact an army recruiter.

National Guard Student Loan Repayment

To Be Eligible ...

You must enlist for a minimum of 6 years for a critical skills vacancy in the

grade of E-4 or below into a qualifying position in a Modified Table of Organization and Equity (MTOE) or Medical Table of Distribution Allowances (TDA) unit only. You must score a minimum of 50 on the Armed Forces Qualification Test (AFQT).

Those eligible for this forgiveness can receive up to \$7,500 annually, with a maximum of \$50,000.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You must speak to a recruiter to apply for this forgiveness plan.

Navy Loan Repayment Program

To Be Eligible ...

This plan is for active-duty borrowers. You must have no prior military experience and enlist for a minimum of 3 years. If you meet requirements, you are eligible to receive 33 1/3% of the remaining principal balance or \$1,500 (whichever is greater) per year, with a maximum of \$65,000.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

More information on this and other Navy college and tuition programs is available [*here*](#).

Profession

Qualifications for the following forgiveness programs are based on your career.

Not all careers are eligible for forgiveness programs, and this list is not all-inclusive. The funding and requirements for each program are subject to change. You may find more career-based forgiveness programs with an online search or by talking to your employer.

Attorney Student Loan Repayment Program

To Be Eligible ...

Any U.S. Department of Justice employee serving in or hired to serve in an attorney position may be considered for this repayment program. If selected, the individual must complete a 3-year service obligation.

Loans That Qualify

- Stafford loans
- Supplemental Loans for Students (SLS)
- Grad PLUS loans
- Federal Consolidation loans
- Defense loans made before July 1, 1972
- National Direct Student loans made between July 1, 1972 and July 1, 1987
- Perkins loans
- Nursing Student Loans (NSL)
- Health Profession Student Loan (HPSL)
- Health Education Assistance Loans (HEAL)

Next Steps

The application is available at the link above.

Faculty Loan Repayment Program (FLRP)

To Be Eligible ...

You must be a U.S. citizen or a lawful permanent resident. This repayment program is available to degree-trained health professionals from disadvantaged backgrounds serving on the faculty at accredited health profession colleges and universities.

This form of forgiveness will forgive up to \$40,000 for 2 years of service. The

program also provides funds to offset the tax burden associated with the forgiveness. Applicants will be funded first if they obtain a written agreement from the eligible health profession school stating that the school will match equal FLRP loan repayments.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans
- State or local government education loans

Next Steps

The 2015-2016 application will be available in May 2015. You can [*sign up to be notified of this by email.*](#)

Indian Health Services Loan Repayment Program

To Be Eligible ...

You must commit to a 2-year service obligation to practice in certain health professions full time at an Indian health program site. The site must provide quality health care services to American Indian and Alaska Native communities.

Eligible applicants to this forgiveness plan can receive up to \$20,000 per year for an initial 2 years, and additional years may be added for continued service.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans (only loans included that were borrowed for your health professions degree are eligible)
- Private student loans
- Institutional loans
- Perkins loans

You must have borrowed the loans to pay for health profession schools and related expenses, as well as undergraduate prerequisites that were required for the graduate degree.

Next Steps

Find more information on how to apply for this repayment program [*here*](#).

John R. Justice Student Loan Repayment Program

To Be Eligible ...

You must be an attorney continually licensed to practice law and be at least one of the following:

- A prosecutor employed full time by a state or unit of local government (including tribal government) who prosecutes criminal or juvenile delinquency cases at the state or unit of local government level. (Prosecutors who are employees of the federal government are not eligible.)
- A public defender who is either a full-time employee of a state or unit of local government (including tribal government) or a full-time employee of a nonprofit organization operating under a contract with a state or unit of local government who provides legal representation to indigent persons in criminal or juvenile delinquency cases.
- A full-time federal defender attorney in a defender organization providing legal representation to indigent persons in criminal or juvenile delinquency cases pursuant to Subsection (g) of section 3006A of Title 18, United States Code.
- An attorney providing supervision, education, or training of other persons providing prosecutor or public defender representation.

Awards are dependent upon which state you reside and practice in, as well as the state's funding allocation each year.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Federal consolidation loans

Next Steps

Contact your state's *[designated agency](#)* to apply.

[National Health Service Corps](#)

To Be Eligible ...

This forgiveness plan is available to licensed primary care medical, dental, and mental and behavioral health providers who are working at high-need sites.

If you qualify, you could receive up to \$50,000 for an initial 2-year commitment. Eligibility for additional repayment is given by applying for additional years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans
- State loans

Next Steps

Learn more about the application process for this forgiveness program *[here](#)*.

[National Institutes Of Health \(NIH\) Loan Forgiveness](#)

To Be Eligible ...

You must be a U.S. citizen, U.S. national, or U.S. permanent resident. You must also have a health professional doctoral degree, have qualified educational debt in excess of 20% of institutional base salary at the time of the award, and perform research that is supported by a domestic nonprofit foundation, university, professional association, U.S. government agency, or other nonprofit.

You must engage in qualified research that represents 50% of your level of effort and consumes an average of at least 20 hours per week during each quarterly service period during the contract. You must also conduct research that is not prohibited by federal law, regulations, or policies of the U.S. Department of Health and Human Sciences or NIH. Part-time federal employees working fewer than 20 hours per week who meet other criteria may apply.

Eligible applicants can receive up to \$35,000 per year

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- State-issued loans (includes Washington, D.C., Puerto Rico, and any U.S. held territory)
- Academic institution loans
- MEDLOANS
- Private student loans

Spousal consolidation loans cannot be included

Next Steps

If you think you're eligible, you can apply to this program [*here*](#).

NURSE Corps Loan Repayment Program

To Be Eligible ...

This program is for registered nurses and advanced-practice registered nurses working in a critical shortage facility or nurse faculty in return for working full time at an accredited school of nursing.

Eligible applicants can receive up to 60% of their loans paid for them for a 2-year service agreement and up to 85% for service of 3 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans
- Supplemental Loans for Students (SLS)
- Nursing Student Loans (NSL)

You must have obtained your loans to cover nursing educational expenses or living expenses while studying nursing. Non-nursing education expenses are ineligible.

Next Steps

Borrowers can apply for this program [*here*](#).

Perkins Loan Cancellation And Discharge

To Be Eligible ...

Perkins loans have unique requirements for loan cancellation based on the field you work in. Schools award these federal, low-interest loans to high-need students attending or planning to attend college. Approximately 1,700 participating schools offer Perkins loans.

Depending on their profession (see list below), Perkins loan borrowers can have up to 100% of their loan cancelled over the course of 5 years (except when indicated). Here's how it works:

- 15% of their principal balance and accrued interest can be cancelled after their first and second year of qualifying service.
- 20% of their principal balance and accrued interest can be cancelled after their third and fourth year.
- 30% of their principal balance and accrued interest can be cancelled after their fifth year.

Perkins loans also offer concurrent deferment if you are performing qualifying service. Combining that postponement with these cancellation options means you could potentially never have to make payments on these loans.

The professions eligible for cancellation and the requirements are listed below.

- **Attorney:** You must be a full-time attorney employed in a federal public or community defender organization. You must perform qualified service that includes August 14, 2008, or began on or after that date. You may receive up to 100% forgiveness of your loans.
- **Child or family services agency:** You must be a full-time employee of a public or nonprofit child or family services agency providing services to high-risk children and their families from low-income communities. You may receive up to 100% forgiveness of your loans.

- **Firefighter:** You must be a full-time firefighter whose service included August 14, 2008, or began on or after that date. Firefighters may receive up to 100% forgiveness of their loans.
- **Head Start:** You must be a full-time staff member in the education component of a Head Start program. You may receive up to 100% forgiveness of your loans—15% of the principal balance and accrued interest for each year of service.
- **Imminent danger area:** You must serve in the U.S. Armed Forces in a hostile fire or imminent danger area. You may receive forgiveness for up to 50% of your outstanding loans if your active duty ended before August 14, 2008. You may receive up to 100% forgiveness of your outstanding loans if your active duty includes or began after August 14, 2008.
- **Intervention services provider:** You must be a full-time qualified professional provider of early intervention services for the disabled. Service must include August 14, 2008, or have begun on or after that date. You may receive up to 100% forgiveness of your loans.
- **Law enforcement:** You must be a full-time law enforcement or corrections officer. You may receive up to 100% forgiveness for your loans.
- **Librarian:** You must be a librarian with a master's degree working in a Title I-eligible elementary or secondary school or in a public library serving Title I-eligible schools. Work must include August 14, 2008, or have begun on or after that date. You may receive up to 100% forgiveness of your loans.
- **Nurse or medical technician:** You must be a full-time nurse or medical technician. You may receive up to 100% forgiveness of your outstanding loans.
- **Prekindergarten or child care:** You must be a full-time staff member in a prekindergarten or child care program that is licensed or regulated by a state. Work must include August 14, 2008, or have begun on or after that date. You may receive up to 100% forgiveness of your loans.
- **Special education teacher:** You must be a full-time special education teacher of children with disabilities in a public school, nonprofit elementary or secondary school, or educational service agency. If the service is at an educational service agency, it must include August 14, 2008, or have begun on or after that date. You may receive up to 100% forgiveness of your loans.

- **Speech pathologist:** You must be a full-time speech pathologist with a master's degree working in a Title I-eligible elementary or secondary school. Your service must include August 14, 2008, or have begun on or after that date. You may receive up to 100% forgiveness of your loans.
- **Teacher at an educational service agency:** You must be a full-time teacher in a designated educational service agency that serves students from low-income families. Your service must include August 14, 2008, or have begun on or after that date. You may receive up to 100% forgiveness of your loans.
- **Teacher in shortage area field:** You must be a full-time teacher of math, science, foreign languages, bilingual education, or other fields designated as teacher shortage areas. You may receive up to 100% forgiveness of your loans.
- **Tribal college faculty member:** You must be a full-time faculty member at a tribal college or university. Your service must include August 14, 2008, or have begun on or after that date. You may receive up to 100% forgiveness.
- **VISTA or Peace Corps volunteer:** You must serve for a period of time in the AmeriCorps VISTA program or the Peace Corps. You may receive forgiveness for up to 70% of your loans over the course of 4 years—15% of the principal balance and accrued interest for the first and second years and 20% of the principal balance and accrued interest for the third and fourth years.

Loans That Qualify

- Perkins loans

Next Steps

To apply, contact your loan holder—which may be the school that you attended.

Public Service Loan Forgiveness

To Be Eligible ...

You must make 120 qualifying payments under the standard, income-based, income-contingent, or Pay As You Earn repayment plan. (Payments made before October 1, 2007, and payments made while in default do not count.) You must have been working full time at a public service or nonprofit organization when you made these payments.

Eligible borrowers may receive up to 100% of the remaining outstanding

balance after 10 years and 120 eligible payments.

Loans That Qualify

- Direct Stafford loans
- Direct Parent and Grad PLUS loans
- Direct Consolidation loans

Parent PLUS loans are only eligible if you consolidate them into a Direct Consolidation loan and repay them under the standard or income-contingent repayment plan.

You can consolidate any non-Direct loans into Direct loans; however, the payments you made on the underlying loans do not qualify.

Next Steps

The form to apply for this forgiveness plan is available [*here*](#).

SEMA Loan Forgiveness Program

To Be Eligible ...

This program helps recent graduates in the automotive aftermarket industry get off to a successful start. You must work for an employer that is part of the Specialty Equipment Market Association (SEMA) and:

- Be a U.S. citizen.
- Have completed a graduate, bachelor's, associate's, or certificate program.
- Achieved at least a 2.5 GPA.
- Have at least \$2,000 in outstanding student loan debt.
- Be employed for at least 1 full year prior to applying.

Loans That Qualify

- Stafford loans
- Consolidation loans
- Parent loans
- Grad PLUS loans
- Perkins loans

If selected for the award, you will receive \$2,000 toward outstanding student loans mailed directly to your lender. Previous recipients of SEMA Loan Forgiveness are not eligible to reapply.

Next Steps

You can apply online [here](#).

Teacher Loan Forgiveness Program

To Be Eligible ...

You must teach full time for 5 consecutive years in a designated elementary or secondary school or educational service agency serving low-income families. Other requirements are listed in the link above.

Borrowers are eligible to receive up to \$5,000 a year or up to \$17,500, depending on when the service began and what subject they teach.

Loans That Qualify

- Stafford loans
- Consolidation loans

For Consolidation loans, only the portion consolidated you used to repay eligible loans qualifies.

Loans made before October 1, 1998, do not qualify.

Next Steps

You can find the application for this forgiveness program [here](#).

USDA Veterinary Medicine Loan Repayment Program (VMLRP)

To Be Eligible ...

You must be a qualified veterinarian serving in certain high-priority veterinary shortage situations for an agreed amount of time.

Those who are eligible may receive up to \$25,000 per year for at least a 3-year commitment. You may be eligible for additional years of repayment with longer commitments.

Loans That Qualify

- Stafford loans

- Grad PLUS loans
- Parent PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans
- State loans

Consolidation loans that include loans in another person's name (such as spousal consolidation loans) are not eligible.

Next Steps

You can learn more about applying by emailing mvmlrp@nifa.usda.gov.

State Specific

These forgiveness plans are state specific. You may be eligible in a particular state if you are a legal resident in that state, work in that state in one of the selected jobs, have a license for one of the jobs in that state, or went to school in that state.

This list is not all-inclusive. Funding and regulations are subject to change. You may find more career-based forgiveness programs with an online search.

Alaska Supporting Health Care Access Through Loan Repayment

To Be Eligible ...

You must be a licensed health care professional practicing in a federally designated health professional shortage area in Alaska. You must also sign a 2-year commitment to practice in that area.

Eligible applicants may receive up to \$35,000 per year for 2 years; this amount depends on your field.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

- Private student loans

Next Steps

You can find application information [here](#).

Arizona Early Childhood Therapist Incentives Program (AzEIP)

To Be Eligible ...

You must be a speech/language pathologist, occupational and physical therapist, child psychologist, or a mental health specialist who provides early childhood development services to children from birth through age 5 in specified areas of Arizona.

Loan repayment amounts range from \$15,000 to \$25,000 depending upon the type of therapy discipline you work in. In addition, stipend amounts up to \$19,000 are available.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans

Next Steps

Contact [AzEIP](#) directly for specific details and information about applying.

Arizona Loan Repayment Program

To Be Eligible ...

You must be an allopathic (MD) or osteopathic (DO) physician in the field of family practice, pediatrics, obstetrics, or internal medicine, or a dentist, nurse practitioner, certified nurse midwife, or physician assistant who provides primary care services in Arizona at an eligible facility. There are three priority levels for this award, which are based on the ranking of the site where you work (rural, non-rural, degree of shortage, population-to-primarycare-provider ratio, percentage of minority population, and distance from the nearest provider).

Physicians and dentists may receive loan forgiveness of up to:

Contract Year	First Priority	Second Priority	Third Priority
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Initial 2 years	\$40,000	\$36,000	\$32,000
Year 3	\$22,000	\$20,000	\$18,000
Year 4	\$25,000	\$22,000	\$20,000

Physician assistants, nurse practitioners, and certified nurse midwives may receive loan forgiveness of up to:

Contract Year	First Priority	Second Priority	Third Priority
Initial 2 years	\$15,000	\$12,000	\$10,000
Year 3	\$9,000	\$7,500	\$6,500
Year 4	\$10,500	\$9,000	\$8,000

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans that include only qualifying loans (Consolidation loans that include non-qualifying loans are not eligible)
- Private student loans
- Institutional loans

Note that service under the National Health Service Corps Scholarship Program, Armed Forces Health Profession Program, Indian Health Services Scholarship Program, and the Arizona Medical Student Loan Program do not qualify.

Next Steps

Check [*here*](#) to learn how to apply.

Joyce Holsey's Arizona's Legal Legacy (ALL) Loan Repayment Assistance Program

To Be Eligible ...

You must be a law school graduate in Arizona employed as a legal aid attorney in one of the Foundation's approved nonprofit organizations. You do not need to be a graduate of an Arizona law school, but you must have an annual income of \$65,000 or less, which includes spousal support.

Attorneys from government agencies are not eligible.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private loans
- State loans
- Institutional loans

Next Steps

You can find application information at the site listed above.

[Arkansas Community Match Rural Physician Recruitment Program](#)

To Be Eligible ...

You must be a physician who is either in a residency or no more than 2 years out of residency serving in a [rural community](#) in Arkansas. You must agree to practice primary care in the community for 4 years.

The community would pay the physician \$10,000 per year and the state would pay \$10,000 per year for a total of \$80,000 over the course of the 4-year commitment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You can access the application at the link above during the application period each year—which ends in February. Both the community and the physician need to apply.

Arkansas State Teacher Education Program (STEP)

To Be Eligible ...

You must be an Arkansas resident for at least 12 months prior to application and:

- Have graduated from a teacher education program after April 2004.
- Have a valid Arkansas teacher's license.
- Teach full time at a public school in Arkansas.
- Teach in a subject area with a teacher shortage, or teach in a geographic area with a teacher shortage.

You may receive up to \$4,000 per year toward your federal student loans for no more than 3 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Federal Consolidation loans

Next Steps

Contact the [Arkansas Department of Higher Education](#) for further application information.

Bachelor Of Science Nursing Loan Repayment Program (California)

To Be Eligible ...

You must be a licensed registered nurse in California with a BSN degree who is providing direct patient care in a [medically underserved area, Health Professional Shortage Areas \(HPSA\), or a county, state, prison, or veterans' facility](#). You will need to commit to providing this service for 2 years to receive up to \$8,000 in loan repayment. You may receive this award more than once and may receive up to \$11,000 for the second award.

Loans That Qualify

- Stafford loans
- Grad PLUS loans

- Perkins loans
- Consolidation loans
- Private student loans

Next Steps

You will need to submit an application to [CalREACH](#).

California Army/Air National Guard Student Loan Repayment Program

To Be Eligible ...

You must be a prior or non-prior service soldier in the California Army/Air National Guard or soldiers reenlisting or extending their service. You will need to sign up for a minimum 6-year service agreement.

Those who are eligible may receive \$7,500 per year with a lifetime maximum of \$50,000 to repay your federal student loans.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Parent PLUS loans
- Federal Consolidation loans
- Perkins loans

To qualify, your loans must have been disbursed prior to your enlistment or reenlistment date.

Next Steps

You may apply [here](#).

California State Loan Repayment Program (SLRP)

To Be Eligible ...

You must be a U.S. citizen or eligible non-citizen, a California resident, and a licensed primary health care professional who provides health care services in federally designated professional shortage areas to improve access to health care in underserved areas in California. You must provide full-time (40 hours per week) primary care in California for a minimum of 2 years. Private practices do

not qualify. Interest that has accrued on your eligible loans is not eligible for forgiveness.

Eligible borrowers can receive up to \$150,000. They may receive \$50,000 a year for a 2-year commitment, \$30,000 a year for a 3-or 4-year commitment, and \$20,000 a year for a 5-or 6-year commitment.

Interest that has accrued on your eligible loans is not eligible for forgiveness.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- State loans
- Private student loans

Next Steps

You can find more details on eligibility and the application form [*here*](#).

CDA Foundation Student Loan Repayment Grant

To Be Eligible ...

You must graduate from an American Dental Association-accredited dental school within 3 years of your application or intend to graduate within 3 months of application. You must also:

- Be eligible to practice dentistry in California.
- Be a legal citizen of the United States.
- Agree to serve a minimum of 36 months.
- Work full time for an eligible work site.

If eligible, you may receive up to \$35,000 per year for up to 3 years of \$105,000 total.

Loans That Qualify

- Stafford loans

- Grad PLUS loans
- Perkins loans
- Consolidation loans
- Private student loans
- Institutional loans
- State loans

Next Steps

Contact the [*CDA Foundation*](#) for more information.

Health Professions Loan Repayment Program (California)

To Be Eligible ...

You must provide full-time, direct patient care for 2 years in a [*California medically underserved area, Health Professional Shortage Areas \(HPSA\), or a county, state, prison, or veterans' facility*](#). You must be licensed and practicing as a:

- Dentist
- Dental hygienist
- Nurse practitioner
- Certified nurse midwife
- Physician assistant
- Clinical nurse specialist

You may receive up to \$50,000 in loan repayment for a 2-year service obligation.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans
- Private student loans

Next Steps

You will need to submit an application to [CalREACH](#).

Mental Health Loan Assumption Program (California)

To Be Eligible ...

You may receive up to \$10,000 toward repaying educational loans in exchange for a 12-month service obligation in a hard-to-fill or retain position within the County Public Mental Health System. Eligible professions in California are determined by county and may include the following:

- Registered or licensed psychologists
- Registered or licensed psychiatrists
- Postdoctoral psychological assistants
- Postdoctoral psychological trainees
- Registered or licensed marriage and family therapists
- Registered or licensed clinical social workers
- Licensed professional clinical counselors
- Licensed professional clinical counselor interns
- Registered or licensed psychiatric mental health nurse practitioners.

Support, managerial, and/or fiscal staff may be eligible.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans
- Private student loans

Next Steps

Submit an application to [CalREACH](#).

Steven M. Thompson Physician Corps Loan Repayment (California)

To Be Eligible ...

You must be a licensed allopathic or osteopathic physician in California who commits to providing full-time, direct patient care in a health profession shortage area in California for 3 years.

You may receive up to \$105,000 for your 3 years of service to repay your eligible student loans.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- State loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

Submit an application to [CalREACH](#).

Colorado Health Service Corps

To Be Eligible ...

You must be a U.S. citizen or eligible non-citizen, a Colorado resident, and a licensed health care professional who provides health care services for those in need as determined by [this](#) criteria.

Eligible borrowers can receive up to \$90,000 per year for up to 3 years, depending on their field of practice.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans

- State loans

Next Steps

You can find the application form for this repayment program [*here*](#).

DC Health Professional Loan Repayment Program

To Be Eligible ...

You must commit to a 2-to 4-year service obligation at an eligible site in Washington, D.C. as a licensed and certified:

- Physician
- Dentist
- Dental hygienist
- Registered nurse
- Advanced practice nurse
- Physician assistant
- Clinical social worker
- Clinical psychologist
- Professional counselor

Physicians and dentists may receive up to \$143,137 over 4 years, and other eligible providers may receive up to \$78,724. The repayment covers 18% of the debt in year 1, 26% in year 2, and 28% in years 3 and 4.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans
- Private student loans
- State loans

Next Steps

Use the link above to find more information about the application process.

Delaware State Loan Repayment Program (DSLRP)

To Be Eligible ...

You must work as a designated health care professional in an area of Delaware that the Delaware Health Commission designates as underserved. DSLRP requires you to sign a contract for a term of 2 to 3 years of service.

Advanced degree practitioners may receive up to \$105,000 for a 3-year commitment. Midlevel degree practitioners may receive up to \$52,500 for a 3-year commitment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation Loans
- Perkins loans
- Private student loans
- State loans

Next Steps

You can find the application for this program [here](#).

Nursing Student Loan Forgiveness Program (Florida)

To Be Eligible ...

This forgiveness plan is for licensed practical nurses, registered nurses, and advanced registered nurse practitioners in the state of Florida. You must work at state-of-Florida-operated medical and health care facilities, public schools, Department of Health, county health departments, federally sponsored community health centers, teaching hospitals, family practice teaching hospitals, or specialty hospitals for children. Other Florida-licensed hospitals, birth centers, and nursing homes must be matched on a dollar-for-dollar basis by contributions from the employing institutions.

Eligible borrowers can receive up to \$4,000/year for a maximum of 4 years.

Loans That Qualify

- Stafford loans

- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans

Only loans obtained to cover nursing educational expenses or living expenses while studying nursing are eligible.

Next Steps

You can find the application for this program [*here*](#).

Georgia Physicians For Rural Areas Assistance Program

To Be Eligible ...

You must commit to practice medicine for a minimum of 40 clinical hours per week in a rural county in Georgia. You must participate in the Medicaid program and actively treat Medicaid recipients.

If you're eligible, you can receive up to \$25,000 per year for up to 4 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans

Next Steps

You can apply for this forgiveness program [*here*](#).

Hawai'i State Loan Repayment Program

To Be Eligible ...

You must be a healthcare professional (physician, physician assistant, nurse practitioner, certified nurse midwife, health service psychologist, licensed clinical social worker, licensed professional counselor, or marriage and family therapist) who commits to serving for at least 2 years in areas where healthcare worker shortages are the most acute in Hawai'i. If eligible, you can receive up to

\$30,000 per year to pay for your educational expenses.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Institutional loans
- Consolidation loans
- Private student loans

Next Steps

Complete and submit the [Hawai'i State Loan Repayment Program application](#).

[Idaho State Loan Repayment Program](#)

To Be Eligible ...

You must be a health practitioner in Idaho working for a nonprofit or public facility located in a federally designated health profession shortage area. You must also:

- Provide patients at or below 200% of the poverty guidelines with a schedule of discounts and patients at or below 100% of the poverty guidelines with care for a nominal fee or free of charge.
- Accept Medicare, Medicaid, and the Children's Health Insurance Program.
- Commit to working for 2 years at the practice in exchange for loan repayment, and agree to significant repayment penalties if you don't meet your service requirements.
- Not be serving under another forgiveness or repayment program.
- Agree to participate in a site visit with staff from the Bureau of Rural Health and Primary Care during the service period.

You may receive from \$5,000 to \$25,000 per year for 2 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans

- Perkins loans
- Institutional loans
- Consolidation loans
- Private student loans
- State loans

Next Steps

You must complete a practitioner application and have your employer complete an application as well. Both are located [*here*](#).

Illinois Nurse Educator Loan Repayment Program

To Be Eligible ...

You must be a U.S. citizen or eligible non-citizen, an Illinois resident, and a nurse educator who meets licensing requirements of Illinois. You must have worked as a nurse educator instructing practical or professional nurses in an approved Illinois institution for at least the past 12 consecutive months prior to applying.

If you're eligible, you can receive up to \$5,000 per year for 4 years.

This program is accepting applications, but as of this writing, it has not yet been funded for the 2015 fiscal year.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Nursing Student Loans (NSL)
- Supplemental Loans for Students (SLS)
- Private student loans
- Institutional student loans

All loans must be for nursing education expenses.

Next Steps

You can find various applications on the website linked in the title of this section.

[Illinois Teachers Loan Repayment Program](#)

To Be Eligible ...

You must have received loan forgiveness through the [federal Teacher Loan Forgiveness Program](#) and be a U.S. citizen and resident of Illinois. You must work for 5 years teaching in an elementary or secondary school designated as a low-income school, or you must work full time for 2 years in a child care facility that serves a low-income area in Illinois.

Eligible borrowers may receive up to \$5,000.

Loans That Qualify

- Stafford loans

Next Steps

You can find directions on how to apply to this forgiveness plan [here](#).

[Illinois Veterans' Home Nurse Loan Repayment Program](#)

To Be Eligible ...

You must be a licensed nurse practicing and residing in Illinois at an Illinois veterans' home.

If you're eligible, you can receive up to \$5,000 for up to 4 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Nursing Student Loans (NSL)
- Supplemental Loans for Students (SLS)
- Private student loans
- Institutional loans

- Perkins loans
- State loans

You must have borrowed loans for nursing education expenses.

Next Steps

You can find applications for this forgiveness plan [*here*](#).

Justice Richard M. Givan Loan Repayment Assistance Program (Indiana)

To Be Eligible ...

You must be a law graduate employed with a nonprofit organization dedicated to serving the civil legal needs of low-income individuals and families in Indiana. Your annual income cannot exceed \$50,000.

You may receive a loan of up to \$5,000 per year for your service, which is forgiven at the end of a full year of service.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Private student loans
- Institutional loans
- Perkins loans
- State loans

Next Steps

Complete the application at the site linked above.

Iowa Health Care Professional Loan Repayment Program

To Be Eligible ...

You must be an osteopathic doctor, physician assistant, podiatrist, or physical therapist practicing in high-need communities in Iowa for up to 4 years. You must have graduated from Des Moines University.

You may receive up to \$50,000, which is paid annually at the end of each year of

service.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans

Next Steps

You must complete an application from [*Des Moines University's website*](#).

Iowa Registered Nurse And Nurse Education Loan Forgiveness Program

To Be Eligible ...

You must be a registered nurse or nurse educator employed in Iowa or teaching in an eligible Iowa school. You must be a “new” nurse who was not employed as a nurse educator or registered nurse prior to July 1, 2007.

You may receive up to 20% of your total eligible federal student loan balance, but you cannot exceed the average resident tuition rate for students attending Iowa's Regent Universities for the first year following graduation. For 2014, the maximum award was \$6,658. You may not receive this award for more than 5 consecutive years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans

Next Steps

You must reapply annually by completing the loan forgiveness portion of the [*Iowa Financial Aid application*](#).

Iowa Teacher Loan Forgiveness

To Be Eligible ...

You must be a fully licensed instructional teacher whose first teaching position in Iowa began no earlier than July 1, 2007. You must teach in a shortage subject

area designated by the Iowa Department of Education.

If you're eligible, you can receive up to 20% of your total eligible student loan balance (including principal and interest) per year. The maximum you can apply for is determined annually, but it cannot exceed the average resident tuition rate established for students attending Iowa's Regent Universities for the first year following graduation. The maximum for 2014 graduates is \$6,658.

Loans That Qualify

- Stafford loans
- Consolidation loans

Next Steps

Eligible borrowers can apply to this forgiveness program [*here*](#).

Rural Iowa RN and PA Loan Repayment Program

To Be Eligible ...

You must complete a service agreement to receive up to \$4,000 per year toward your federal student loans for up to 5 years. You must also:

- Attend an eligible Iowa college or university.
- Be enrolled full time in a graduate-level program that will qualify you for licensure to practice as a nurse practitioner or physician assistant.
- Receive a recommendation from your institution.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Federal Consolidation loans

Next Steps

You will need to apply annually with the [*Iowa College Student Aid Commission*](#).

Teach Iowa Scholars Program

To Be Eligible ...

You must graduate in the top 25% of all teacher preparation program graduates during an academic year at a postsecondary institution and become a full-time teacher in an *[eligible teaching field](#)* at a school or education agency.

You may receive up to \$4,000 toward your student loan repayment for up to 5 consecutive years of full-time employment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans
- Private student loans
- State loans
- Institutional loans

Next Steps

You can find the application *[online](#)*.

[Kansas Bridging Plan](#)

To Be Eligible ...

You must be a physician in a Kansas residency program in family practice, internal medicine, pediatrics, or medicine/pediatrics. You must commit to practicing medicine after your residency for 36 continuous months in a rural community in Kansas.

If you're eligible, you can receive up to \$26,000.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans

Next Steps

You can apply to this forgiveness plan [*here*](#).

Kansas Rural Opportunity Zone Student Loan Repayment

To Be Eligible ...

You must have become a resident of a [*Kansas rural opportunity zone*](#) after July 1, 2011, and have an associate's, bachelor's, or post-graduate degree.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You can complete an application [*here*](#).

Kansas State Loan Repayment Program

To Be Eligible ...

You must be an eligible health professional working in Kansas who commits to provide health care services at an eligible site located in a federally designated health professional service area for at least 2 years. Your employment must be at a public or nonprofit private agency or facility. The practice site must maintain an open door to all residents regardless of their ability to pay.

Eligible physicians and general or pediatric dentists may receive up to \$25,000 annually for up to 2 years. All other health professionals may receive up to \$20,000 annually for up to 2 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans

- State loans

Next Steps

You can find details for applying to this forgiveness program in the link within the section title.

Kentucky State Loan Repayment Program

You must commit to 2 years of practicing at an eligible site that provides primary care services to a health professions shortage area in Kentucky, accepts all forms of public assistance, offers a sliding fee scale, and sees all patients regardless of ability to pay.

Physicians, dentists, and pharmacists may receive up to \$80,000. Physician assistants, nurse practitioners, and behavioral health practitioners may receive up to \$40,000. Registered nurses and registered dental hygienists may receive up to \$20,000.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans
- State loans

Next Steps

You may apply starting September 1 of each year.

Maine Dental Loan Repayment Program

To Be Eligible ...

You must be a dentist practicing in eligible dental care facilities in underserved areas of Maine. You must not be in a service agreement for loan repayment under the National Health Service Corps.

You may receive up to \$20,000 per year with a total award maximum of \$80,000.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans

Next Steps

You may apply [online](#).

Janet L. Hoffman Loan Assistance Program (Maryland)

To Be Eligible ...

You must be a Maryland resident who graduated from a Maryland institution. You must also work full time in public service in Maryland state or local government or nonprofit agencies in Maryland.

You must work to serve low-income or underserved residents and must gross less than \$60,000 per year (if married, your combined gross cannot be more than \$130,000). Nurse faculty must gross less than \$75,000 annually (if married, your combined gross cannot be more than \$160,000). Lawyers, nurses, nurse faculty members, licensed clinical counselors, physical and occupational therapists, social workers, speech pathologists, and certain teachers are eligible.

If your total debt is \$15,000 or less, you may receive up to \$1,500 per year. If your total debt is \$15,001 to \$40,000, you may receive up to \$3,000 per year. If your total debt is \$40,001 to \$75,000, you may receive up to \$6,000 per year. And if your total debt is over \$75,000, you may receive up to \$10,000 per year. Regardless of your total debt, you can receive the indicated amount for up to 3 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans

Next Steps

You can find application forms on the website linked in the title of this section. You can also contact their office for paper applications.

Maryland Dent-Care Loan Assistance Repayment Program

To Be Eligible ...

You must be a dentist in Maryland treating the most vulnerable populations. You must serve for 3 years full time at an eligible site and agree to treat a minimum of 30% MMAP recipients as a portion of your total patient population.

You will receive \$23,740 per year toward student loan repayment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans
- State loans
- Private loans
- Institutional loans

Next Steps

You can find the application and support materials [here](#).

Maryland Loan Assistance Repayment Program

To Be Eligible ...

You must be a primary care physician (including medical residents completing residency) in one of the below specialties. You must also commit to practice for a period of 2 to 4 years at an eligible practice site operated as a public clinic by any federal, state, local government, or nonprofit that treats all patients regardless of ability to pay and is located in a Health Professional Shortage Areas (HPSA) in Maryland.

- General internal medicine
- Family medicine
- General pediatrics

- Obstetrics and gynecology
- General psychiatry

Your award may not exceed \$100,000 for your total service.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Consolidation loans

Next Steps

You must complete an [application](#) with Maryland's Department Of Health And Mental Hygiene.

[Nancy Grasmick Teacher Award \(Maryland\)](#)

To Be Eligible ...

You must be an eligible teacher who has taught in Maryland for the past 2 years. You will need to meet the general requirements of the Janet L. Hoffman Loan Assistance Program (also listed in this guide) and teach in science, engineering, or math OR teach in a school in which at least 75% of students are in the free meal program for 2 years AND have received the highest performance evaluation rating for the most recent year.

You must gross less than \$60,000 per year (if married, your combined gross cannot be more than \$130,000).

If your total debt is \$15,000 or less, you may receive up to \$1,500 per year. If your total debt is \$15,001 to \$40,000, you may receive up to \$3,000 per year. If your total debt is \$40,001 to \$75,000, you may receive up to \$6,000 per year. And if your total debt is over \$75,000, you may receive up to \$10,000 per year. Regardless of your total debt, you can receive the indicated amount for up to 3 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans

- Perkins loans
- Consolidation loans
- Private student loans

Next Steps

You can find application forms on the website linked in the title of this section. You can also contact their office for a paper application.

Massachusetts Loan Repayment Program

To Be Eligible ...

You must be a qualified health professional as determined by Massachusetts and employed at a public or nonprofit health care organization located in a federally designated health professional shortage area.

You may receive up to \$25,000 per year and up to \$50,000 total for 2 years if you're eligible. Your profession will determine your award amount.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

The application for this repayment program is [*here*](#).

Michigan State Loan Repayment Program

To Be Eligible ...

You must be a Michigan health professional working at an eligible site in a health professional shortage area full time. You will need to commit to serving for 2 consecutive years at a time to receive up to \$200,000 to repay your student loans over the course of 8 years.

Eligible health professionals are:

- Dentists: DDS or DMD
- Physicians: MD or DO (Family Practice, Internal Medicine, OB/GYN,

Pediatrics, Geriatrics)

- Physician Assistants (Primary Care, including the same specialties as MDs and DOs)
- Nurse Practitioners (Primary Care, including the same specialties as MDs and DOs)
- Certified Nurse Midwives
- Psychiatrists
- Clinical or Counseling Psychologists (Ph.D.)
- Licensed Professional Counselors (Ph.D./Masters)
- Marriage and Family Therapists (Ph.D./Masters)
- Psychiatric Nurse Specialists (Masters)
- Clinical Social Workers (Masters)
- Mental Health Counselors (Masters)

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- State loans
- Institutional loans
- Private loans

Next Steps

You will find application information [*here*](#).

[*Allied Health Care Faculty Minnesota Loan Forgiveness Program*](#)

To Be Eligible ...

You must be completing your final year of a master's or doctoral program that prepares you to become an allied health care educator in Minnesota. You must plan to teach at least 12 credit hours or 720 hours per year for a minimum of 3

years in a postsecondary allied health care program.

You may receive up to \$6,750, not to exceed \$27,000, total for the maximum 4-year period.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

The application process is handled by [WebGrants at the Minnesota Department of Health](#).

Dedicated Minnesota Dentists Dental Education Loan Repayment for Service

To Be Eligible ...

You must be a Minnesota dentist practicing in a health profession shortage area for 5 years to be eligible for up to \$200,000 in loan repayment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You can begin the application process [here](#).

Minnesota Loan Forgiveness Program

To Be Eligible ...

You must be an eligible health professional (see site linked in the title of this section for more details) committed to a minimum of 3 years of service.

You may receive up to \$25,000 per year for a minimum 3-year commitment and a maximum of 4 years. The amount you receive depends on your field and where you practice.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans

Next Steps

Applications are accepted only during certain times. If they are currently being accepted, you can find them within the career-specific pages on the webpage linked in the title of this section.

Minnesota Loan Repayment Assistance Program for Law

To Be Eligible ...

You must have graduated from a Minnesota law school or from any ABA-accredited law school if employed at a qualified Minnesota agency full time. You may receive between 80% and 95% of your student loan payments.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Institutional loans
- State loans
- Private student loans

Next Steps

You will find application materials [*here*](#).

Minnesota Nurse Loan Forgiveness Program

To Be Eligible ...

You must be in your final year of a qualified nursing program and commit to working full time for at least 3 years in a licensed nursing home or intermediate care facility for persons with development disabilities in Minnesota.

You may receive up to \$3,750 per year for no more than 4 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

The application process is handled by [WebGrants at the Minnesota Department of Health](#).

Minnesota Rural Midlevel Practitioner Loan Forgiveness Program

To Be Eligible ...

You must be a midlevel practitioner student, which includes Nurse Practitioners, Certified Nurse Midwives, Nurse Anesthetists, Advanced Clinical Nurse Specialists, and Physician Assistants.

You must submit your application while completing your final year of an initial licensure preparing midlevel practitioner program.

You must commit to practicing full time for at least 3 years in a designated rural area but no more than 4 years. You may receive up to \$6,750 per year for up to 4 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans

- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

The application process is handled by [WebGrants at the Minnesota Department of Health](#).

Minnesota Rural Pharmacist Loan Forgiveness Program

To Be Eligible ...

You must be in your final year of pharmacy school or residency training when you apply. You must plan to practice full time for a minimum of 3 years in a designated rural area.

You may receive up to \$16,000, not to exceed \$64,000 total, for the maximum 4-year period.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

The application process is handled by [WebGrants at the Minnesota Department of Health](#).

Minnesota Rural Physician Loan Forgiveness Program

To Be Eligible ...

You must be an eligible primary care medical resident (family practice, obstetrics and gynecology, pediatrics, internal medicine, and psychiatry) who commits to serving for at least 3 years in an underserved rural community in

Minnesota.

You may receive up to \$25,000 per year for a maximum of \$100,000 over 4 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

The application process is handled by [WebGrants at the Minnesota Department of Health](#).

Minnesota Urban Physician Loan Forgiveness Program

To Be Eligible ...

You must be an eligible primary care medical resident (family practice, obstetrics and gynecology, pediatrics, internal medicine, and psychiatry) who commits to serving for at least 3 years in an underserved urban community in Minnesota.

You may receive up to \$25,000 per year for a maximum of \$100,000 over 4 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

The application process is handled by [WebGrants at the Minnesota Department of Health](#).

Mississippi Teacher Loan Repayment Program

To Be Eligible ...

You must be currently holding a Mississippi Alternate Route Teaching License and a teaching position in a Mississippi public school district located in a critical teacher or subject shortage area. You must not currently be in default or delinquent on any federal, state, or local educational loan and not have received funds from the Critical Needs Teacher Loan Scholarship Program or the William Winter Teacher Scholar Loan Program.

If you're eligible, you can receive up to \$3,000 annually for up to 4 years.

Loans That Qualify

- Stafford loans
- Consolidation loans
- Private student loans

Your loans must be for your undergraduate education.

Next Steps

You can find the application for this repayment program [here](#).

Missouri Health Professional State Loan Repayment Program

To Be Eligible ...

You must be a licensed health professional in Missouri who agrees to work for 2 years in a federally designated health professional shortage area.

You may receive up to \$50,000 for your 2-year commitment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

- Health Professions Student Loans (HPSL)
- Private student loans
- State loans
- Institutional loans

Next Steps

You will need to apply with the [Missouri Department of Health and Senior Services](#).

Montana NHSC Student Loan Repayment Program

To Be Eligible ...

You must be an eligible health care professional who is unable to receive NHSC funding. Eligible health care professionals are:

- Physicians—internal medicine, geriatrics, pediatrics, psychiatry, obstetrics/gynecology, or family medicine (osteopathic general practice)
- Physician assistant or nurse practitioner—adult, psychiatry/mental health, family, geriatrics, pediatrics, women's health
- Primary care registered nurse
- Certified nurse midwife
- Psychiatrist (MD/DO)
- Psychiatric nurse specialist
- Clinical or counseling psychologist
- Licensed professional counselor
- Licensed clinical social worker
- Marriage and family therapist
- Dentist (DDS/DMD)
- Registered dental hygienist
- Pharmacist

You may receive up to \$15,000 per year for 2 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSLs)
- Private student loans

Next Steps

You can download the application form [*here*](#).

Montana Quality Educator Loan Assistance Program

To Be Eligible ...

You must be a full-time educator with a valid license or a licensed professional providing services to students in a school district, education cooperative, the Montana School for the Deaf and Blind, the Montana Youth Challenge Program, or a state youth correctional facility. You must be teaching at an “impacted” school (view the link in this section’s headline for the definition of “impacted”) and in an academic area impacted by critical educator shortages.

If you’re eligible, you can receive up to \$3,000 per year for up to 4 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans

Next Steps

You can find the application to this assistance program [*here*](#). (An account is required to access the site.)

Nebraska Student Loan Repayment Program

To Be Eligible ...

You must be a qualified health professional who commits to practicing for 3 years in a state-designated shortage area.

You may receive up to \$40,000 per year toward student loan repayment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans
- Institutional loans
- State loans

Next Steps

You will need to apply with the [Nebraska Department of Health and Human Services](#).

Nevada Health Service Corps

To Be Eligible ...

You must be a health professional who meets licensure standards in Nevada with no restrictions upon your DEA certificate. You will need to serve in an assigned community for a contractually specified period of time, usually 2 years of full-time service.

Eligible professionals are:

- MD Doctors of Allopathic Medicine
- DO Doctors of Osteopathic Medicine
- DD General Practice Dentists
- NP Primary Care Certified Nurse Practitioners
- NM Certified Nurse-Midwives
- PA Primary Care Physician Assistants
- DH Registered Clinical Dental Hygienists

- CP Clinical or Counseling Psychologists
- CSW Clinical Social Workers
- PNS Psychiatric Nurse Specialists
- MHC Mental Health Counselors
- LPC Licensed Professional Counselors
- MFT Marriage and Family Therapists

Award amounts are based on each individual's application.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans
- Institutional loans
- State loans

Next Steps

You must apply with the Nevada State Office of Rural Health.

New Jersey Primary Care Physician And Dentist Loan Redemption Program

To Be Eligible

You must be a New Jersey resident who is licensed to practice primary care medicine, dentistry, or another primary care profession in a state designated underserved area.

You may receive up to:

- 18% of your total balance (up to \$21,600) for your first full year of service.
- 26% of your total balance (up to \$31,200) for your second full year of service.
- 28% of your total balance (up to \$33,600) for your third full year of service.
- 28% of your total balance (up to \$33,600) for your fourth full year of service.

Loans That Qualify

- Stafford loans
- Graduate PLUS loans
- Perkins loans
- Consolidation loans
- Federally Insured Student Loans (FISL)
- Health Education Assistance Loans (HEAL)
- Health Professions Student Loans (HPSL)
- New Jersey College Loan to Assist State Students (NJCLASS)
- Other New Jersey state loans
- Supplemental Loans for Students (SLS)

Next Steps

Learn more about the application process [*here*](#).

New Mexico Health Professional Loan Repayment Program

To Be Eligible ...

You must be a New Mexico health professional and make a 2-year service commitment to practice full time in a designated medical shortage area in New Mexico in return for funds to repay your student loans.

Eligible health occupations:

- Advance practice nurse
- Allied health care provider
- Allopathic physician
- Dentist
- Optometrist
- Osteopathic physician
- Physician assistant
- Pediatrician

If eligible, you may receive up to \$35,000 per year.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Perkins loans
- Federal consolidation loans

Next Steps

The application is available via the link in this section's headline between March 15 and May 1 every year.

New Mexico Teacher Loan Repayment Program

To Be Eligible ...

You must be a U.S. citizen and New Mexico resident for at least 12 consecutive months, be a licensed New Mexico teacher, and be employed at a public school not meeting acceptable academic proficiency levels.

This program provides funds to repay your student loan principal and reasonable interest accrued on loans obtained from the federal government for teacher education purposes. If you are eligible, you will be required to sign a contract to commit to serve at eligible employment sites for 2 school years.

Loans That Qualify

- Stafford loans
- Consolidation loans
- Perkins loans

Next Steps

The application is available via the link in this section's headline between March 15 and May 1 every year.

Public Service Law Loan Repayment Program

To Be Eligible ...

You must be licensed to practice law in New Mexico as an attorney and shall declare intent to practice as an attorney in public service employment at an

eligible site for at least 3 years and make less than \$55,000.

You may receive up to \$7,200 per year.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- State loans
- Institutional loans
- Private loans

Next Steps

You must complete an [application](#) and submit it to the New Mexico Higher Education Department.

[District Attorney And Indigent Legal Services Attorney Loan Forgiveness Program \(New York\)](#)

To Be Eligible ...

You must be a legal resident of New York for 1 year, a U.S. citizen or eligible non-citizen, an eligible attorney, and not be serving for the John R. Justice Student Loan Repayment Program.

New York funding determines the annual amount each year, but you can receive no more than \$20,400.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- NY student loans
- Private student loans

Next Steps

You can find the application for this program [*here*](#).

New York Regents Physician Loan Forgiveness Award Program

To Be Eligible ...

You must be a primary care physician licensed to practice medicine in New York and have completed your professional residency within 5 years of initially applying for the award. You must be a New York resident and not be a recipient of the Federal Loan Physician Repayment Program. You must commit to serve in a [*specific underserved area of New York state*](#) for at least 24 months.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You will need to complete the application found on this [*this website*](#).

New York State Licensed Social Worker Loan Forgiveness Program

To Be Eligible ...

You must be a legal resident of New York for 1 year, a U.S. citizen or eligible non-citizen, a social worker professionally licensed in New York, and have at least 1 year of full-time qualified service in a critical service area.

Eligible borrowers can receive up to \$6,500 per year, with a maximum of their total qualified loan debt or \$26,000—whichever is less.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- NY student loans
- Private student loans

Next Steps

You can find the application for this program on [*this website*](#).

New York State Young Farmers Loan Forgiveness Incentive Program

To Be Eligible ...

You must have received your undergraduate degree from an approved New York state college or university and agree to operate a farm in New York state full time for 5 years. You must apply for this program within 2 years of your graduation.

You may receive up to \$10,000 per year for a maximum of \$50,000 over the 5-year commitment.

Loans That Qualify

- Stafford loans
- Graduate PLUS loans
- Consolidation loans
- New York state loans
- Private loans

Next Steps

When it is available each year, you can find the application for this program at the link above.

Nursing Faculty Loan Forgiveness Incentive Program (New York)

To Be Eligible ...

You must be a legal resident of New York for 1 year, a U.S. citizen or eligible non-citizen, and a registered nurse professionally licensed in New York. You must also have a master's degree in nursing or a doctoral degree that qualifies you as nurse faculty, prior experience as a registered nurse, and qualified service (see site for more details).

Eligible borrowers can receive up to \$8,000 per year, with a maximum total of \$40,000.

Loans That Qualify

- Stafford loans
- Grad PLUS loans

- Consolidation loans
- NY student loans
- Private student loans

Next Steps

You can find applications on the website linked in the title of this section; however, applications are only available in August.

North Dakota Loan Repayment—State Program Dentists

To Be Eligible ...

You must be a North Dakota dentist practicing in an area with a defined need and be willing to enter into a 4-year, non-renewable contract with the North Dakota Department of Health in exchange for up to \$80,000 of student loan repayment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You must complete an [*application*](#).

North Dakota Loan Repayment—State Program Physicians

To Be Eligible ...

You must be a North Dakota physician and be willing to enter into a 2-year, non-renewable contract with the North Dakota Department Of Health in a selected community to provide service in exchange for up to \$90,000 of student loan repayment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans

- Perkins loans

Next Steps

You must complete an [*application*](#) and a [*community participant form*](#).

North Dakota Loan Repayment—State Program Nurse Practitioners, Physician Assistants, and Certified Nurse Midwives

To Be Eligible ...

You must be a North Dakota nurse practitioner, physician assistant, or a certified nurse midwife in an area with a defined health professional need and be willing to enter into a 2-year, non-renewable contract with the North Dakota Department of Health in a selected community to provide service in exchange for up to \$30,000 of student loan repayment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You must complete an [*application*](#) and a [*community participant form*](#).

North Dakota Science, Technology, Engineering, And Mathematics (STEM) Occupations Student Loan Program

To Be Eligible ...

You must be a North Dakota college graduate with a cumulative GPA of 2.5 or higher and employed in a board-approved STEM occupation for 12 months.

If you are eligible, you can receive up to \$1,500 per year, with a maximum total of \$6,000.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans

- Perkins loans
- Loans from the Bank of North Dakota

Next Steps

You can find details to apply [here](#).

[North Dakota Teacher Shortage Loan Forgiveness Program](#)

To Be Eligible ...

You must teach in North Dakota at a grade level and/or in a content area identified as having teacher shortages. Eligible borrowers can receive up to \$1,000 per year, with a maximum total of \$3,000.

Loans That Qualify

- Stafford loans
- Consolidation loans
- Perkins loans
- Loans from the Bank of North Dakota

Next Steps

You can find the application for this program [here](#).

[North Dakota's Veterinarian Loan Repayment Program](#)

To Be Eligible ...

You must be a veterinarian who provides food animal veterinary medicine services to defined needs areas in North Dakota. You must also complete a contract to provide the veterinary services for 2, 3, or 4 years.

Eligible borrowers can receive up to \$15,000 per year for the first 2 years of service and then up to \$25,000 per year for their third and fourth years of service.

Loans That Qualify

- Stafford loans
- Student PLUS loans
- Consolidation loans

- Private student loans
- Institutional loans
- Perkins loans

You must have borrowed these loans for veterinary education.

Next Steps

You can apply for this program [*here*](#).

Oklahoma Dental Loan Repayment Program

To Be Eligible ...

You must be a dentist in Oklahoma practicing in an underserved metro area or rural area. In addition, at least 30% of your patients must be Medicare recipients.

Eligible borrowers may receive up to \$25,000 per year for 2 to 5 years. However, the availability of this program is very limited. Only five dentists receive this award per year.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans

Next Steps

You can find the application for this program [*here*](#).

Oregon Partnership State Loan Repayment Program

To Be Eligible ...

You must be a primary care provider working in an HPSA-designated service site that is willing to provide 50% of the total loan repayment award plus a 10% administrative fee. You will need to sign a minimum 2-year service obligation with the option of 1 to 2 years beyond the initial obligation.

Eligible borrowers can receive up to \$35,000 or 25% of their qualifying debt (whichever is smaller) disbursed every 6 months for their 2 years of service. If

you opt to extend your service obligation, you may be able to receive additional student loan repayment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Parent PLUS loans
- Consolidation loans
- Perkins loans
- Private student loans
- State loans

Next Steps

You can find the two applications for this program [*here*](#).

Pennsylvania Primary Care Loan Repayment Program

To Be Eligible ...

You must be an eligible primary care provider serving medically underserved populations in Pennsylvania. Eligible professions include:

- Physicians—family medicine, general internal medicine, pediatrics, geriatrics, obstetrics/gynecology, and psychiatry
- Certified Registered Nurse Practitioners—adult, family medicine, pediatrics, geriatrics, women’s health, and mental health/psychiatry
- General dentists
- Registered dental hygienists
- Certified nurse midwives
- Physician assistants—adult, family medicine, pediatrics, geriatrics, women’s health, and mental health/psychiatry
- Licensed clinical social worker (employed at a primary care clinic only)
- Licensed professional counselors (employed at a primary care clinic only)
- Marriage and family therapists (employed at a primary care clinic only)

- Psychologists (employed at a primary care clinic only)

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You can access the application [*here*](#).

[*Rhode Island Educational Loan Repayment Program For Primary Care Providers*](#)

To Be Eligible ...

You must be a licensed physician, nurse practitioner, or physician's assistant newly recruited to practice in Rhode Island and work in family medicine, internal medicine, or pediatrics.

Physicians may receive up to \$20,000 per year for 4 years, for a maximum of \$80,000. Nurse practitioners and physicians assistants can receive up to \$10,000 per year for 4 years, for a maximum of \$40,000. The amount you receive cannot exceed 50% of your educational debt.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

There are separate forms for each vocation. You can download the appropriate one for you from the link within the title of this section.

[*RISLA Loan Forgiveness For Internships*](#)

To Be Eligible ...

You must have non-federal student loans held by the Rhode Island Student Loan Authority (RISLA). You must complete an eligible academic internship worth at least three credit hours through an accredited higher education institution and must graduate.

Only students at Rhode Island schools or residents of Rhode Island attending out-of-state schools qualify. Independent studies and practicums that are required for a particular major do not qualify.

The internship must be after May 1, 2013, may be paid or unpaid, and can be done in any state.

You may receive \$2,000 for one three-credit internship after graduation. You can only apply once.

Loans That Qualify

- Non-federal loans (state loans, private loans, etc.)

Next Steps

You can download your application [*here*](#).

RISLA Nurse Educators Loan Forgiveness Program

To Be Eligible ...

You must be a nurse educator hired on or after April 1, 2012, teaching full or part time at a degree-granting accredited institution in Rhode Island licensed by the Rhode Island Board of Nursing Registration.

You may receive up to \$5,000 annually for up to 4 years. Part-time teachers would have awards prorated.

RISLA is awarding up to \$240,000 on a first-come, first-served basis.

Loans That Qualify

- Stafford loans
- Grad or Parent PLUS loans
- Consolidation loans
- Private student loans
- Nursing loans

Next Steps

You can find the application [*here*](#).

South Dakota Recruitment Assistance Program

To Be Eligible ...

You must be a qualifying physician, dentist, physician assistant, nurse practitioner, or nurse midwife practicing in an eligible rural community in South Dakota, and be willing to enter into a service contract for 3 years.

The payment incentive for qualifying physicians and dentists is equal to twice the University of South Dakota School of Medicine resident tuition for the 4 most recently completed academic years—which is currently \$172,172.

The payment incentive for a qualifying physician assistant, nurse practitioner, or nurse midwife is equal to twice the University of South Dakota resident tuition for physician assistant studies for the 3 most recently completed academic years—which is currently \$40,149.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans
- Health Professions Student Loans (HPSL)
- Private student loans

Next Steps

For more information, contact Jacob Parsons at the Department of Health, Office of Rural Health, 600 E. Capitol, Pierre, SD 57501; phone 800.738.2301 or 605.773.2679; email [*jacob.parsons@state.sd.us*](mailto:jacob.parsons@state.sd.us).

Teach For Texas Loan Forgiveness

To Be Eligible ...

You must teach in Texas at a designated subject shortage area, which are determined annually, and in a designated low-income area school.

If you're eligible, you can receive up to \$2,500 for teaching service provided

during the 2013-2014 academic year. Funding for future academic periods has not yet been announced.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

Applications are emailed to eligible teachers.

Texas Physician Education Loan Repayment Program

To Be Eligible ...

Eligible physicians in Texas who commit to serve for at least 4 years in a health professional shortage area may receive up to \$160,000 for their 4-year commitment.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Loans that are subject to repayment through another student loan repayment or forgiveness program do not qualify.

Next Steps

You can download an application [*here*](#).

Nurses For Wisconsin Initiative

To Be Eligible ...

This initiative awards pre-and post-doctoral fellowships to qualified nurses who enroll in a Ph.D. program at the University of Wisconsin Milwaukee or Madison or DNP program at the University of Wisconsin Oshkosh, Eau-Claire, Madison, or Milwaukee. Those who are awarded the fellowship and make a 3-year

commitment to a faculty position may receive up to \$50,000 toward repaying their student loans.

Loans That Qualify

- Stafford loans
- Perkins loans
- Federal consolidation loans

Next Steps

Contact one of the participating schools to learn more and to apply.

Wyoming Healthcare Professional Loan Repayment Program

To Be Eligible ...

You must be a physician, health care professional, or dentist who works full time in Wyoming and treats Medicare, Medicaid, and Kid Care eligible patients.

Physicians and dentists may receive up to \$30,000 per year for 3 years. All other health care professionals may receive up to \$10,000 each year for 3 years.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

Applications are only accepted during certain times of the year. If they are currently available, you can find them [here](#).

Part Three: Loan Discharge Options

Closed Schools/School Error

Borrowers may be eligible to have their loans discharged if their school closed while they were attending it or within 120 days of leaving it. They may also be eligible if they withdrew from school and were not refunded the correct amount. Borrowers are only eligible if they received their loans on or after January 1, 1986.

Closed School Discharge

To Be Eligible ...

This program is for borrowers who could not complete their program of study because the school closed while they were enrolled or within 120 days of their attendance. If you were offered a [Teach-Out Program](#) and did not accept or completed your program of studies at another institution, you are not eligible.

If you meet the requirements, you are eligible to have 100% of the loans you took out for that program forgiven—including any amounts you've already paid.

Loans That Qualify

- Stafford loans
- Consolidation loans
- Parent PLUS loans
- Grad PLUS loans
- Perkins loans

Next Steps

To receive an application for a closed school discharge, you must contact your loan servicer. If you have questions regarding your closed school, contact the appropriate person [here](#).

Unpaid Refund Discharge

To Be Eligible ...

This is for borrowers who withdrew from school and the school should have returned all or a portion of their loans to the federal government and did not. You may be eligible for this whether your school is open or closed.

If you meet the requirements, you are eligible to receive up to the amount that was originally supposed to be refunded and was not discharged.

Loans That Qualify

- Stafford loans
- Consolidation loans
- Parent PLUS loans
- Grad PLUS loans

Next Steps

To see if you are eligible, contact the school you withdrew from and request their federal aid refund policy. If you did not follow the school's posted withdrawal procedures, you may not be eligible for a refund. You should also contact your loan servicer for more information.

Disaster

This section features a discharge option for victims of September 11, 2001.

Spouses And Parents Of Victims Of September 11, 2001, Discharge

To Be Eligible ...

This discharge is available to the spouses of eligible public servants (police officers, firefighters, Armed Forces, or other safety and rescue personnel) or other eligible victims who died or became permanently and totally disabled due to physical injuries suffered in the September 11 attacks.

If you meet these requirements, you are eligible to earn back 100% of the loan amount you owed on September 11, 2001.

Loans That Qualify

- Stafford loans
- Parent PLUS loans
- Grad PLUS loans

- Perkins loans
- Consolidation loans made to pay off loan amounts that were owed on September 11, 2001

Next Steps

If you are eligible for this form of forgiveness, access the application [here](#).

Financial Hardship

The following options are for borrowers who face financial hardship based on income or debt.

Bankruptcy

To Be Eligible ...

In rare cases, borrowers may be eligible to have their student loans discharged due to bankruptcy. You will likely need to prove to a bankruptcy judge that repaying your loans would be an undue hardship. This standard generally requires you to show that there is no likelihood of any future ability to repay. As a result, it can be difficult to discharge federal student loans through bankruptcy—but not impossible.

If you are eligible for this type of discharge, you can have up to 100% of your loan's amount forgiven. You may also regain eligibility for federal student aid if you previously lost it.

Loans That Qualify

- Stafford loans
- Parent PLUS loans
- Grad PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You must apply for this type of discharge in an adversary proceeding in bankruptcy court, so consult a qualified bankruptcy attorney first. To learn how to go about doing this, look [here](#).

Income-Based Repayment

To Be Eligible ...

You must make 25 years of eligible payments or 300 payments under the income-based repayment (IBR) program. Only payments made on or after July 1, 2009, count.

Not all borrowers qualify for IBR. To qualify, you must have a partial financial hardship—meaning that payments to your eligible loans exceed 15% of your discretionary income. IBR caps the maximum monthly payment at 15% of your discretionary income. This is the difference between your AGI and 150% of the annual poverty guideline for your family size and state.

If you are eligible, you can have up to 100% of your outstanding balance forgiven after 25 years (10 if you work for a public service or nonprofit employer).

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Consolidation loans, except loans that include Parent PLUS loans

Next Steps

To apply for IBR, you need to submit two forms to your servicer: an [*application*](#) and an [*IRS Tax Form 4506-T*](#).

Income-Contingent Repayment

To Be Eligible ...

You must make 25 years of eligible payments or 300 payments under the income-contingent repayment (ICR) program.

Payments are calculated each year and are based on your annual income (this includes your spouse's income if you file jointly), family size, and the total amount of your federal student loans. Payments are capped at 20% of your discretionary income.

If you are eligible, you can have up to 100% of your outstanding balance forgiven after 25 years (10 if you work for a public service or nonprofit employer).

Loans That Qualify

- Direct Stafford loans
- Direct Grad PLUS loans
- Direct Consolidation loans (including those with Parent PLUS loans)

Next Steps

To apply for ICR, sign in to studentloans.gov and complete a request form.

Pay As You Earn

To Be Eligible ...

You must be a new Direct Loan borrower as of October 1, 2007, with a disbursement made after October 1, 2011. Any Direct Consolidation loan made on or after October 1, 2011, that does not include a Parent PLUS loan or a loan made prior to October 1, 2007 is eligible.

You must make 20 years of payments under the Pay As You Earn repayment plan (or 10 years of payments if you work for a public service or nonprofit employer). Not all borrowers qualify for Pay As You Earn. To qualify, you must have a partial financial hardship—meaning payments to your eligible loans exceed 10% of your discretionary income. Pay As You Earn caps your maximum monthly payment at 10% of your discretionary income (the difference between your AGI and 150% of the annual poverty guideline for your family size and state).

If you are eligible, you can have up to 100% of your outstanding balance (after 240 eligible payments) forgiven.

Loans That Qualify

- Direct Stafford loans
- Direct Grad PLUS loans
- Direct Consolidation loans, except those that include a Parent PLUS loan or a loan made prior to October 1, 2007

Next Steps

To apply for Pay As You Earn forgiveness, sign in to studentloans.gov and complete a request form.

Fraud

You may be eligible to have 100% of your loan discharged if someone fraudulently obtained the loan in your name. This includes identity theft and false certification. Forgery is another kind of fraud addressed in our links and references section.

False Certification Due To Identity Theft

To Be Eligible ...

A person must have been convicted of borrowing the student loans in your name, *and* you must not have received any benefit from the loans. Generally, you must also file and submit a police report and various other evidence of identity theft as requested by the loan holder and/or the U.S. Department of Education. In addition, you must be willing to assist in any proceedings related to the investigation and/or prosecution of the identity theft. This type of discharge is only for loans received after July 1, 2006.

If you meet the requirements, you are eligible to have up to 100% of your student loan discharged.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Parent PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

To discharge your loans due to identity theft, you will need to certify that you did not authorize or receive benefit from the loans in any way. You will also need to provide six signature samples (at least three from around the time that the promissory note for the loan was signed) and a copy of the judgment stating that you were a victim of identity theft and that the person borrowed the student loan in your name.

False Loan Certification

To Be Eligible ...

This discharge is for borrowers whose schools falsely certified their eligibility for a loan. This can be caused by a school official falsely signing the borrower's

name on a loan application or master promissory note, which resulted in the borrower not benefitting from the funds. This is called a false certification due to unauthorized signature.

False certification also occurs when a school admits a student even though the student did not meet the requirements of admission. In this instance, the borrower did not have the ability to benefit from the education received. This is called a false certification due to ability to benefit.

The final cause of false loan certification is disqualifying status, meaning the student is unable to meet the legal requirements for employment in the student's state of residence in the occupation for which the program of study was intended due to age (upon completion of training), physical or mental condition, criminal record, or other reason. At the time the loan was issued, this disqualifying status must have existed and the school must have been aware of it.

This discharge option is only for loans received on or after January 1, 1986.

If you meet these requirements, you are eligible to receive up to 100% of your federal student loan discharged.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Parent PLUS loans
- Consolidation loans

Next Steps

To apply for this type of discharge:

- Fill out [*this form*](#) for the false certification due to unauthorized signature and submit to your loan holder.
- Fill out [*this form*](#) for the false certification due to ability to benefit and submit to your loan holder.
- Fill out [*this form*](#) for the disqualifying status and submit it to your loan holder.

Medical

The following options are for borrowers who suffer from physical or mental impairments or have died.

Death

To Be Eligible ...

In the unfortunate case of the passing of the borrower, the borrower's family can have the borrower's loans discharged.

Parent PLUS loans can be discharged if the borrower (the parent) dies or if the student on whose behalf the loan was borrowed dies.

In the case of spousal Consolidation loans, only the portion of the loan attributed to the deceased borrower can be discharged.

If you meet these requirements, you are eligible to receive up to 100% of your remaining balance discharged. In addition, payments made on behalf of the borrower after the borrower's death will be refunded.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Parent PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

You must send an original or certified copy of the death certificate (or a photocopy of either) to all of the borrower's loan holders to discharge the loans.

Total And Permanent Disability

To Be Eligible ...

A physician must certify that the borrower is unable to engage in substantial gainful activity due to a physical or mental impairment. This impairment must be expected to result in death or last for a continuous period of at least 60 months, or it must have already lasted for a continuous period of at least 60 months.

Any remaining balance on your federal student loans will be discharged from the date that your physician certifies your application.

The Secretary of Veteran Affairs (VA) can also certify the borrower to be

unemployable due to a service-connected disability.

If the VA certified your application, any federal student loan amounts owed after the date of the service-related injury will be discharged, and any payments you made after your injury would be refunded to you.

Borrowers may also be eligible for discharge if they have been certified as disabled by the Social Security Administration (SSA) where the notice of award for Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits indicates that the borrower's next scheduled disability review will be within 5 to 7 years.

If you were approved due to the SSA determination, any remaining balance on your federal student loans would be discharged as of the date the SSA determination is received by the Department of Education.

You must return any loan or TEACH Grant disbursements made after the TPD disability approval within 120 days.

Loans That Qualify

- Stafford loans
- Grad PLUS loans
- Parent PLUS loans
- Consolidation loans
- Perkins loans

Next Steps

To apply for this discharge, complete [this form](#) and contact your loan holder.

Part Four: Other Useful Stuff

Glossary

Trying to figure out what some of this student loan lingo actually means? You came to the right place.

Bankruptcy: A process by which some or many of your debts can be discharged—meaning you won’t have to pay them. However, it can come with some major costs, like giving up some of your assets (such as your home, car, etc.) Most importantly, student loans can be difficult to discharge through bankruptcy.

Discharge: The cancellation of a student loan debt due to certain rare circumstances, such as a school closure, the death of the borrower, or total and permanent disability.

Direct Loan Program (DL): The most common federal loan program. With Direct loans, the federal government lends money directly to students, instead of going through a private bank (see FFELP). DL offers subsidized and unsubsidized Direct Stafford loans, federal Direct Consolidation loans, and Direct PLUS loans. As of June 30, 2010, all new federal student loans are Direct loans.

Federal Family Education Loan Program (FFELP): Prior to July 1, 2010, the Federal Family Education Loan Program (FFELP) was an alternative way to get Stafford, PLUS, SLS, and Consolidation loans. Private lenders originated FFELP loans with government backing. As of June 30, 2010, new FFELP loans are no longer issued.

Forgiveness: The cancellation of a loan’s remaining balance—or a portion of the balance—by the federal government.

Loan Repayment Plans

- **Income-Based Repayment (IBR):** Plan that sets your payment amounts based on your income and family size and caps your payments at 15% of your discretionary income if you are eligible. After 25 years (10 if you work for a public service or nonprofit employer) and 300 eligible payments, any remaining balance may be forgiven but would be taxable.

- **Income-Contingent Repayment (ICR):** Similar to IBR, but caps your payments at 20% of your discretionary income and is available for Direct loan borrowers only. After 25 years (10 if you work for a public service or nonprofit employer) and 300 eligible payments, any remaining balance may be forgiven but would be taxable.
- **Pay As You Earn Repayment:** Another plan similar to IBR that allows you to make payments of no more than 10% of your discretionary income if you qualify. After 25 years (10 if you work for a public service or nonprofit employer) and 240 eligible payments, any remaining balance may be forgiven but would be taxable.

Types Of Loans

- **Consolidation loans:** Loans that combine one or more pre-existing loans into one new loan and (generally) a longer repayment term.
- **Health Professions Student Loans (HPSL):** Loans for health care professionals specializing in many areas other than primary care or nursing. HPSL are part of Title VII of the Public Health Service Act.
- **Institutional loans:** Non-federal loans provided directly by your school.
- **Nursing Student Loans (NSL):** Loans for nursing professionals looking to supplement their financial aid. NSL are part of Title VIII of the Public Health Service Act.
- **Stafford loans:** The most common federal student loans. Stafford loans can be either subsidized or unsubsidized.
- **Supplemental Loans for Students (SLS):** Federal loans for financially independent students. This program was eliminated in 1994 with the creation of unsubsidized Stafford loans.
- **Perkins loans:** Federal loans that schools award to their students who have exceptional financial need.
- **PLUS loans:** Loans borrowed by parents of eligible dependent students (Parent PLUS loans) or by graduate students themselves (Grad PLUS loans) typically after exhausting their Stafford loan awards.
- **Private student loans:** Non-federal loans provided by private lenders that can help you pay for school, if you don't have enough other financial aid.

Links And References

- [*Further Information On Federal Loan Discharge Programs*](#)
- [*Further Information On Federal Loan Forgiveness Programs*](#)
- [*Loan Cancellation And Discharge Forms*](#)
- [*Further Information On Forgery*](#) (Contact your local police department and refer to your state's laws.)

About SALT

SALT is a free, nonprofit-backed, educational resource that provides simple, smart, personalized ways to take control of your student debt and manage your finances. SALT was created by American Student Assistance[®] (ASA), a nonprofit organization with 50+ years of experience helping people make better decisions about financing their education and repaying student loans. Learn more at saltmoney.org.



Table of Contents

[Title Page](#)

[Part One: Introduction](#)

[Part Two: Loan Forgiveness Options](#)

[Community Service](#)

[Military](#)

[Profession](#)

[State Specific](#)

[Part Three: Loan Discharge Options](#)

[Closed Schools/School Error](#)

[Disaster](#)

[Financial Hardship](#)

[Fraud](#)

[Medical](#)

[Part Four: Other Useful Stuff](#)

[Glossary](#)

[Links And References](#)

[About SALT](#)